

## B1 (Official Form 1) (04/13)

United States Bankruptcy Court EASTERN DISTRICT OF TEXAS SHERMAN DIVISION		Voluntary Petition																													
Name of Debtor (if individual, enter Last, First, Middle): <b>Goodwin, Michael B.</b>		Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Goodwin, Ivonne M.</b>																													
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): <b>dba MI Systems</b>		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):																													
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): <b>xxx-xx-9667</b>		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): <b>xxx-xx-0075</b>																													
Street Address of Debtor (No. and Street, City, and State): <b>230 Preston Club Drive</b> <b>Sherman, TX</b>		Street Address of Joint Debtor (No. and Street, City, and State): <b>230 Preston Club Drive</b> <b>Sherman, TX</b>																													
		ZIP CODE <b>75092</b>																													
County of Residence or of the Principal Place of Business: <b>Grayson</b>		County of Residence or of the Principal Place of Business: <b>Grayson</b>																													
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):																													
		ZIP CODE																													
Location of Principal Assets of Business Debtor (if different from street address above):		ZIP CODE																													
<b>Type of Debtor</b> (Form of Organization) (Check one box.)		<b>Nature of Business</b> (Check one box.) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other	<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box.) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13  <b>Nature of Debts</b> (Check one box.) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.																												
<b>Chapter 15 Debtors</b> Country of debtor's center of main interests:  Each country in which a foreign proceeding by, regarding, or against debtor is pending:		<b>Tax-Exempt Entity</b> (Check box, if applicable.) <input type="checkbox"/> Debtor is a tax-exempt organization under title 26 of the United States Code (the Internal Revenue Code).	<b>Check one box:</b> <b>Chapter 11 Debtors</b> <input type="checkbox"/> Debtor is a small business debtor as defined by 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). <b>Check if:</b> <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment on 4/01/16 and every three years thereafter). <b>Check all applicable boxes:</b> <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).																												
<b>Statistical/Administrative Information</b> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%;">Estimated Number of Creditors</td> <td style="width: 25%; text-align: right;">THIS SPACE IS FOR COURT USE ONLY</td> </tr> <tr> <td> <input checked="" type="checkbox"/> 1-49    <input type="checkbox"/> 50-99    <input type="checkbox"/> 100-199    <input type="checkbox"/> 200-999    <input type="checkbox"/> 1,000-5,000    <input type="checkbox"/> 5,001-10,000    <input type="checkbox"/> 10,001-25,000    <input type="checkbox"/> 25,001-50,000    <input type="checkbox"/> 50,001-100,000    <input type="checkbox"/> Over 100,000         </td> <td></td> </tr> <tr> <td colspan="2"> <b>Estimated Assets</b>  <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%;">\$0 to \$50,000</td> <td style="width: 25%;">\$50,001 to \$100,000</td> <td style="width: 25%;">\$100,001 to \$500,000</td> <td style="width: 25%;">\$500,001 to \$1 million</td> <td style="width: 25%;">\$1,000,001 to \$10 million</td> <td style="width: 25%;">\$10,000,001 to \$50 million</td> <td style="width: 25%;">\$50,000,001 to \$100 million</td> <td style="width: 25%;">\$100,000,001 to \$500 million</td> <td style="width: 25%;">\$500,000,001 to \$1 billion</td> <td style="width: 25%;">More than \$1 billion</td> </tr> </table> </td> </tr> <tr> <td colspan="2"> <b>Estimated Liabilities</b>  <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%;">\$0 to \$50,000</td> <td style="width: 25%;">\$50,001 to \$100,000</td> <td style="width: 25%;">\$100,001 to \$500,000</td> <td style="width: 25%;">\$500,001 to \$1 million</td> <td style="width: 25%;">\$1,000,001 to \$10 million</td> <td style="width: 25%;">\$10,000,001 to \$50 million</td> <td style="width: 25%;">\$50,000,001 to \$100 million</td> <td style="width: 25%;">\$100,000,001 to \$500 million</td> <td style="width: 25%;">\$500,000,001 to \$1 billion</td> <td style="width: 25%;">More than \$1 billion</td> </tr> </table> </td> </tr> </table>				Estimated Number of Creditors	THIS SPACE IS FOR COURT USE ONLY	<input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000		<b>Estimated Assets</b> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%;">\$0 to \$50,000</td> <td style="width: 25%;">\$50,001 to \$100,000</td> <td style="width: 25%;">\$100,001 to \$500,000</td> <td style="width: 25%;">\$500,001 to \$1 million</td> <td style="width: 25%;">\$1,000,001 to \$10 million</td> <td style="width: 25%;">\$10,000,001 to \$50 million</td> <td style="width: 25%;">\$50,000,001 to \$100 million</td> <td style="width: 25%;">\$100,000,001 to \$500 million</td> <td style="width: 25%;">\$500,000,001 to \$1 billion</td> <td style="width: 25%;">More than \$1 billion</td> </tr> </table>		\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion	<b>Estimated Liabilities</b> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%;">\$0 to \$50,000</td> <td style="width: 25%;">\$50,001 to \$100,000</td> <td style="width: 25%;">\$100,001 to \$500,000</td> <td style="width: 25%;">\$500,001 to \$1 million</td> <td style="width: 25%;">\$1,000,001 to \$10 million</td> <td style="width: 25%;">\$10,000,001 to \$50 million</td> <td style="width: 25%;">\$50,000,001 to \$100 million</td> <td style="width: 25%;">\$100,000,001 to \$500 million</td> <td style="width: 25%;">\$500,000,001 to \$1 billion</td> <td style="width: 25%;">More than \$1 billion</td> </tr> </table>		\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion
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## B1 (Official Form 1) (04/13)

Page 2

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case.)</i>		Name of Debtor(s): <b>Michael B. Goodwin Ivonne M. Goodwin</b>
<b>All Prior Bankruptcy Cases Filed Within Last 8 Years</b> (If more than two, attach additional sheet.)		
Location Where Filed: <b>Eastern District Texas</b>	Case Number: <b>12-41160</b>	Date Filed: <b>4/30/2012</b>
Location Where Filed:	Case Number:	Date Filed:
<b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor</b> (If more than one, attach additional sheet.)		
Name of Debtor: <b>None</b>	Case Number:	Date Filed:
District:	Relationship:	Judge:
<b>Exhibit A</b> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)		<b>Exhibit B</b> (To be completed if debtor is an individual whose debts are primarily consumer debts.)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).
<input type="checkbox"/> Exhibit A is attached and made a part of this petition.		<b>X</b> <u>/s/ Gary J. Campbell</u> <span style="float: right;">8/14/2015</span> <u>Gary J. Campbell</u> <span style="float: right;">Date</span>
<b>Exhibit C</b>		
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?		
<input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.		
<b>Exhibit D</b>		
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)		
<input checked="" type="checkbox"/> Exhibit D, completed and signed by the debtor, is attached and made a part of this petition.		
If this is a joint petition:		
<input checked="" type="checkbox"/> Exhibit D, also completed and signed by the joint debtor, is attached and made a part of this petition.		
<b>Information Regarding the Debtor - Venue</b> (Check any applicable box.)		
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.  <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.  <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.		
<b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b> (Check all applicable boxes.)		
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)		
(Name of landlord that obtained judgment)		
(Address of landlord)		
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and  <input type="checkbox"/> Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.  <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).		

## B1 (Official Form 1) (04/13)

**Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s): **Michael B. Goodwin  
Ivonne M. Goodwin****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** /s/ Michael B. Goodwin

**Michael B. Goodwin**

**X** /s/ Ivonne M. Goodwin

**Ivonne M. Goodwin**

Telephone Number (If not represented by attorney)

8/14/2015

Date

**Signature of Attorney\***

**X** /s/ Gary J. Campbell

**Gary J. Campbell**

Bar No. **03702500**

**Gary J. Campbell & Associates, P.C.**

320 N. Travis St., Ste. 207

PO Box 758

Sherman, Texas 75091-0758

Phone No. **(903) 868-0545**

Fax No. **(903) 868-0548**

8/14/2015

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X**

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

**Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X**

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

Date

**Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

**X**

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

B 201B (Form 201B) (12/09)

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF TEXAS  
SHERMAN DIVISION**

In re **Michael B. Goodwin**  
**Ivonne M. Goodwin**

Case No. \_\_\_\_\_

Chapter 13

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)  
UNDER § 342(b) OF THE BANKRUPTCY CODE**

**Certification of the Debtor**

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

<b>Michael B. Goodwin</b>	<b>X /s/ Michael B. Goodwin</b>	<b>8/14/2015</b>
<b>Ivonne M. Goodwin</b>	Signature of Debtor	Date
Printed Name(s) of Debtor(s)		
Case No. (if known) _____	<b>X /s/ Ivonne M. Goodwin</b>	<b>8/14/2015</b>
	Signature of Joint Debtor (if any)	Date

**Certificate of Compliance with § 342(b) of the Bankruptcy Code**

I, Gary J. Campbell, counsel for Debtor(s), hereby certify that I delivered to the Debtor(s) the Notice required by § 342(b) of the Bankruptcy Code.

**/s/ Gary J. Campbell**

Gary J. Campbell, Attorney for Debtor(s)  
Bar No.: 03702500  
Gary J. Campbell & Associates, P.C.  
320 N. Travis St., Ste. 207  
PO Box 758  
Sherman, Texas 75091-0758  
Phone: (903) 868-0545  
Fax: (903) 868-0548  
E-Mail: info@garycampbell.com

**Instructions:** Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) ONLY if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

## UNITED STATES BANKRUPTCY COURT

### **NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a JOINT CASE (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### **1. Services Available from Credit Counseling Agencies**

**With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis.** The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

**In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge.** The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### **2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

##### **Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)**

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income  
(\$235 filing fee, \$75 administrative fee: Total fee \$310)**

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

**Chapter 11: Reorganization (\$1167 filing fee, \$550 administrative fee: Total fee \$1717)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

**3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at [http://www.uscourts.gov/bkforms/bankruptcy\\_forms.html#procedure](http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure).

B 1D (Official Form 1, Exhibit D) (12/09) **UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF TEXAS  
SHERMAN DIVISION**

In re: **Michael B. Goodwin**  
**Ivonne M. Goodwin**

Case No. \_\_\_\_\_  
(if known)

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning:** You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D (Official Form 1, Exhibit D) (12/09) **UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF TEXAS  
SHERMAN DIVISION**

In re: **Michael B. Goodwin**  
**Ivonne M. Goodwin**

Case No. \_\_\_\_\_  
(if known)

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

*Continuation Sheet No. 1*

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Michael B. Goodwin  
Michael B. Goodwin

Date: 8/14/2015

B 1D (Official Form 1, Exhibit D) (12/09) **UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF TEXAS  
SHERMAN DIVISION**

In re: **Michael B. Goodwin**  
**Ivonne M. Goodwin**

Case No. \_\_\_\_\_

(if known)

Debtor(s)

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2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D (Official Form 1, Exhibit D) (12/09) **UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF TEXAS  
SHERMAN DIVISION**

In re: **Michael B. Goodwin**  
**Ivonne M. Goodwin**

Case No. \_\_\_\_\_  
(if known)

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

*Continuation Sheet No. 1*

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Ivonne M. Goodwin  
Ivonne M. Goodwin

Date: 8/14/2015

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF TEXAS  
SHERMAN DIVISION

IN RE: **Michael B. Goodwin**  
**Ivonne M. Goodwin**

CASE NO

CHAPTER **13**

**VERIFICATION OF CREDITOR MATRIX**

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date 8/14/2015

Signature /s/ Michael B. Goodwin  
*Michael B. Goodwin*

Date 8/14/2015

Signature /s/ Ivonne M. Goodwin  
*Ivonne M. Goodwin*

/s/ Gary J. Campbell

*Gary J. Campbell*  
03702500  
Gary J. Campbell & Associates, P.C.  
320 N. Travis St., Ste. 207  
PO Box 758  
Sherman, Texas 75091-0758  
(903) 868-0545

Afni, Inc.  
P.O. Box 3517  
Bloomington, IL 61702-3517

Ashley Funding Services, LLC  
PO Box 10587  
Greenville, SC 29603-0587

AT&T Mobility  
P.O. 650553  
Dallas, TX 75265-0553

Attorney General of Texas  
Attn: Bankruptcy Section  
2001 Beach Street, Suite 700  
Fort Worth, TX 76103-2315

Attorney General of Texas  
Collections/Bankruptcy  
P.O. Box 12400  
Austin, TX 78711-2400

Attorney General of Texas  
Taxation Division/Bankruptcy  
P.O. Box 12548  
Austin, TX 78711-2548

Attorney General of Texas  
Child Support Division/Bankruptcy  
OAG/CSD/Mail Code 38  
P.O. Box 12017  
Austin, TX 78711-2017

Chase Bank  
National Payment Services  
P.O. Box 182223  
Dept. OH1-1272  
Columbus, OH 43218

ChexSystems  
Attn: Consumer Relations  
7805 Hudson Road, Suite 100  
Woodbury, MN 55125

Comptroller of Public Accounts  
Revenue Accounting/Bankruptcy  
P.O. Box 13528  
Austin, TX 78711-3528

Dean Gilbert Realtors  
801 E. Taylor Street  
Sherman, TX 75090

Dish Network  
c/o GC Services  
6330 Gulfton Street  
Houston, TX 77081

Equifax Credit Information Systems, Inc.  
P.O. Box 740241  
Atlanta, GA 30374

Experian  
P.O. Box 2002  
Allen, TX 75013

Financial Recovery Services, Inc.  
P.O. Box 385908  
Minneapolis, MN 55438-5908

Firstsource Financial Solutions, LLC  
P.O. Box 33009  
Phoenix, AZ 85067-3009

Grayson County Tax Assessor/Collector  
P.O. Box 2107  
Sherman, TX 75091-2107

Internal Revenue Service  
Special Procedures Branch  
1100 Commerce Street  
M/S 5004 DAL  
Dallas, TX 75242

Internal Revenue Service  
Centralized Insolvency Operation  
P.O. Box 21126  
Philadelphia, PA 19114

Internal Revenue Service  
Centralized Insolvency Operation  
P.O. Box 7346  
Philadelphia, PA 19101-7346

Laboratory Corporation of America  
c/o American Medical Collections  
2269 Saw Mill River Drive  
Elmsford, NY 10523

Medical Imaging  
c/o Frost Arnett Collection  
480 James Robertson Parkway  
Nashville, TN 37219

NCO Financial Systems, Inc.  
P.O. Box 15740  
Wilmington, DE 19850-5740

Office of the Attorney General  
of the United States  
950 Pennsylvania Avenue, NW  
Washington, DC 20530-0001

Preston Club Homeowners Association  
P.O. Box 1911  
Sherman, TX 75091

Progressive Insurance  
P.O. Box 650201  
Dallas, TX 75265-0201

Raymond Matthews, CPA  
200 N. Travis Street, Suite 200  
Sherman, TX 75090

S&S CISD  
c/o Eboney Cobb  
Perdue, Brandon, Fielder, Collins & Mott  
P.O. Box 13430  
Arlington, TX 76094-0430

Sherman Radiology Associates  
c/o Frost Arnett Collection  
480 James Robertson Parkway  
Nashville, TN 37219

Specialized Loan Servicing, LLC  
8742 Lucent Boulevard, Suite 300  
Highlands Ranch, CO 80129

Sprint  
c/o Enhanced Recovery Co. LLC  
8014 Bayberry Road  
Jacksonville, FL 32256

TeleCheck Services, Inc.  
5251 Westheimer  
Houston, TX 77056

Texas Workforce Commission  
Tax Department  
101 East 15th Street  
Austin, TX 78778-0001

Texoma Medical Center  
P.O. Box 9001  
Denison, TX 75021

TransUnion Consumer Solutions  
P.O. Box 2000  
Chester, PA 19022-2000

TU Electric  
6555 Sierra Drive  
Irving, TX 75309

United States Attorney's Office  
Eastern District of Texas  
110 North College Avenue, Suite 700  
Tyler, TX 75702-0204

Verizon Inc.  
c/o AFNI  
P.O. Box 3097  
Bloomington, IL 61702

Verizon Inc.  
c/o AFNI  
P.O. Box 3427  
Bloomington, IL 61702-3427

Visionary Medical  
c/o Frost Arnett Collection  
480 James Robertson Parkway  
Nashville, TN 37219

Wells Fargo Bank  
PO Box 5058  
MAC P6053-021  
Portland, OR 97208

**Fill in this information to identify your case:**

Debtor 1	<b>Michael</b> First Name	<b>B.</b> Middle Name	<b>Goodwin</b> Last Name
Debtor 2 (Spouse, if filing)	<b>Ivonne</b> First Name	<b>M.</b> Middle Name	<b>Goodwin</b> Last Name
United States Bankruptcy Court for the: <b>EASTERN DISTRICT OF TEXAS</b>			
Case number (if known)			

**Check as directed in lines 17 and 21:**

According to the calculations required by this Statement:

1. Disposable income is not determined under 11 U.S.C. § 1325(b)(3).

2. Disposable income is determined under 11 U.S.C. § 1325(b)(3).

3. The commitment period is 3 years.

4. The commitment period is 5 years.

Check if this is an amended filing

**Official Form 22C-1****Chapter 13 Statement of Your Current Monthly Income  
and Calculation of Commitment Period****12/14**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On top of any additional pages, write your name and case number (if known).

**Part 1: Calculate Your Average Monthly Income**

1. What is your marital and filing status? Check one only.

Not married. Fill out Column A, lines 2-11.

Married. Fill out both Columns A and B, lines 2-11.

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	<b>\$0.00</b>	<b>\$0.00</b>
3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.	<b>\$0.00</b>	<b>\$0.00</b>
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	<b>\$0.00</b>	<b>\$0.00</b>
5. Net income from operating a business, profession, or farm		
Gross receipts (before all deductions)	<b>\$12,878.59</b>	
Ordinary and necessary operating expenses	<b>-\$9,776.83</b>	Copy here →
Net monthly income from a business, profession, or farm	<b>\$3,101.76</b>	<b>\$0.00</b>
6. Net income from rental and other real property		
Gross receipts (before all deductions)	<b>\$0.00</b>	
Ordinary and necessary operating expenses	<b>-\$0.00</b>	Copy here →
Net monthly income from rental or other real property	<b>\$0.00</b>	<b>\$0.00</b>
7. Interest, dividends, and royalties	<b>\$0.00</b>	<b>\$0.00</b>

Debtor 1 **Michael** **B.** **Goodwin**  
 First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

**Column A  
Debtor 1****Column B  
Debtor 2 or  
non-filing spouse****8. Unemployment compensation**

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: .....  


For you..... **\$0.00**  
 For your spouse..... **\$0.00**

**\$0.00****\$0.00****9. Pension or retirement income.** Do not include any amount received that was a benefit under the Social Security Act.**\$0.00****\$0.00****10. Income from all other sources not listed above.** Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total on line 10c.

10a. \_\_\_\_\_  
 10b. \_\_\_\_\_  
 10c. Total amounts from separate pages, if any. + \_\_\_\_\_ + \_\_\_\_\_  
**\$3,101.76** + **\$0.00** = **\$3,101.76**  
 Total average monthly income

**Part 2: Determine How to Measure Your Deductions from Income**

**12. Copy your total average monthly income from line 11.** ..... **\$3,101.76**

**13. Calculate the marital adjustment.** Check one:

You are not married. Fill in 0 in line 13d.  
 You are married and your spouse is filing with you. Fill in 0 in line 13d.  
 You are married and your spouse is not filing with you.

Fill in the amount of the income listed in line 11, Column B, that was NOT regularly paid for the household expenses of you or your dependents, such as payment of the spouse's tax liability or the spouse's support of someone other than you or your dependents.

In lines 13a-c, specify the basis for excluding this income and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page.

If this adjustment does not apply, enter 0 on line 13d.

13a. \_\_\_\_\_  
 13b. \_\_\_\_\_  
 13c. \_\_\_\_\_ +  
 13d. Total..... **\$0.00** **Copy here ➔** 13d. — **\$0.00**

**14. Your current monthly income.** Subtract line 13d from line 12.14. **\$3,101.76****15. Calculate your current monthly income for the year.** Follow these steps:

15a. Copy line 14 here ➔ ..... 15a. **\$3,101.76**

Multiply line 15a by 12 (the number of months in a year).

**X 12**

15b. The result is your current monthly income for the year for this part of the form.

15b. **\$37,221.12**

Debtor 1 Michael B. Goodwin Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

**16. Calculate the median family income that applies to you.** Follow these steps:

16a. Fill in the state in which you live. Texas

16b. Fill in the number of people in your household. 3

16c. Fill in the median family income for your state and size of household..... 16c. \$61,502.00  
 To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

**17. How do the lines compare?**

17a.  Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, *Disposable income is not determined under 11 U.S.C. § 1325(b)(3)*. Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 22C-2).

17b.  Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, *Disposable income is determined under 11 U.S.C. § 1325(b)(3)*. Go to Part 3 and fill out Calculation of Disposable Income (Official Form 22C-2). On line 39 of that form, copy your current monthly income from line 14 above.

**Part 3: Calculate Your Commitment Period Under 11 U.S.C. § 1325(b)(4)**

18. Copy your total average monthly income from line 11. .... 18. \$3,101.76

19. Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13d.

If the marital adjustment does not apply, fill in 0 on line 19a. 19a. — \$0.00

Subtract line 19a from line 18. 19b. \$3,101.76

**20. Calculate your current monthly income for the year.** Follow these steps:

20a. Copy line 19b ..... 20a. \$3,101.76  
 Multiply by 12 (the number of months in a year). X 12

20b. The result is your current monthly income for the year for this part of the form. 20b. \$37,221.12

20c. Copy the median family income for your state and size of household from line 16c. .... 20c. \$61,502.00

**21. How do the lines compare?**

Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, *The commitment period is 3 years*. Go to Part 4.

Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, *The commitment period is 5 years*. Go to Part 4.

**Part 4: Sign Below**

By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.

X /s/ Michael B. Goodwin  
 Michael B. Goodwin

Date 8/14/2015  
 MM / DD / YYYY

X /s/ Ivonne M. Goodwin  
 Ivonne M. Goodwin

Date 8/14/2015  
 MM / DD / YYYY

If you checked 17a, do NOT fill out or file Form 22C-2.

If you checked 17b, fill out Form 22C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

## Current Monthly Income Calculation Details

In re: **Michael B. Goodwin**  
**Ivonne M. Goodwin**

Case Number:  
 Chapter: **13**

**5. Net income from operating a business, profession or farm.**

Debtor or Spouse's Income	Description (if available)						
	6 Months Ago	5 Months Ago	4 Months Ago	3 Months Ago	2 Months Ago	Last Month	Avg. Per Month
<b>Debtor</b>							

	<b>Self Employed</b>						
Gross receipts	\$19,698.13	\$11,421.28	\$16,025.49	\$9,511.07	\$9,677.25	\$10,938.30	<b>\$12,878.59</b>
Ordinary/necessary business expenses	\$13,387.27	\$6,936.54	\$11,965.86	\$9,426.85	\$8,342.24	\$8,602.19	<b>\$9,776.83</b>
Business income	<b>\$6,310.86</b>	<b>\$4,484.74</b>	<b>\$4,059.63</b>	<b>\$84.22</b>	<b>\$1,335.01</b>	<b>\$2,336.11</b>	<b>\$3,101.76</b>

**Underlying Allowances (as of 08/31/2015)**In re: Michael B. Goodwin  
Ivonne M. GoodwinCase Number:  
Chapter: 13

<b>Median Income Information</b>	
State of Residence	Texas
Household Size	3
Median Income per Census Bureau Data	\$61,502.00

<b>National Standards: Food, Clothing, Household Supplies, Personal Care, and Miscellaneous</b>	
Region	US
Family Size	3
Gross Monthly Income	\$3,101.76
Income Level	Not Applicable
Food	\$660.00
Housekeeping Supplies	\$65.00
Apparel and Services	\$209.00
Personal Care Products and Services	\$64.00
Miscellaneous	\$251.00
Additional Allowance for Family Size Greater Than 4	\$0.00
Total	\$1,249.00

<b>National Standards: Health Care (only applies to cases filed on or after 1/1/08)</b>	
<b>Household members under 65 years of age</b>	
Allowance per member	\$60.00
Number of members	0
Subtotal	\$0.00
<b>Household members 65 years of age or older</b>	
Allowance per member	\$144.00
Number of members	0
Subtotal	\$0.00
<b>Total</b>	<b>\$0.00</b>

<b>Local Standards: Housing and Utilities</b>	
State Name	Texas
County or City Name	Grayson County
Family Size	Family of 3
Non-Mortgage Expenses	\$601.00
Mortgage/Rent Expense Allowance	\$928.00
Minus Average Monthly Payment for Debts Secured by Home	\$0.00
Equals Net Mortgage/Rental Expense	\$928.00
Housing and Utilities Adjustment	\$0.00

**Underlying Allowances (as of 08/31/2015)**

In re: **Michael B. Goodwin**  
**Ivonne M. Goodwin**

Case Number:  
Chapter: **13**

<b>Local Standards: Transportation; Vehicle Operation/Public Transportation</b>	
Transportation Region	<b>South Region</b>
Number of Vehicles Operated	<b>2 or more</b>
Allowance	<b>\$488.00</b>
<b>Local Standards: Transportation; Additional Public Transportation Expense</b>	
Transportation Region	<b>South Region</b>
Allowance (if entitled)	<b>\$185.00</b>
Amount Claimed	<b>\$0.00</b>
<b>Local Standards: Transportation; Ownership/Lease Expense</b>	
Transportation Region	<b>South Region</b>
Number of Vehicles with Ownership/Lease Expense	<b>0</b>
<b>First Car</b>	
Allowance	
Minus Average Monthly Payment for Debts Secured by Vehicle	
Equals Net Ownership / Lease Expense	
<b>Second Car</b>	